

# HOW LIVING EXPENSES HAVE INCREASED DURING THE PAST TEN YEARS AND WHY



CHEESE, INCREASE  
42¢ PER POUND



DUCK, INCREASE  
5¢ PER POUND



TURKEY INCREASE OF  
6¢ PER POUND

free museums, and picture galleries, etc. But if there is surplus left after he has paid for the necessities of life, the toiler can't get to them. To take a family of three—a man, his wife, and one child—to any of the large parks, or into the country—to get them well out of the tenement district into fresh air and sunshine on Sunday afternoon—only that and nothing more—costs at least 20 cents.

So, with the surplus absorbed by high food and high rents, the family is thrown back on its own resources and those of its own neighborhood. The children must play in the streets. The wife must add, if she can, to the family income by going out for a day's work when she can get it—houseclean-

ing or washing. The children as babies must get along as best they can without anyone to care for them at home. And long before they should they must put their tiny shoulders to the wheel, and contribute their mite to the family earnings. Then the world cries out in horror against child-labor, and tells piteous tales of the mites who are dashed into the factories from their cradles, almost. It is not the heartlessness of parents that is responsible; it is the cruelty of conditions, the tremendous increase in the cost of mere living.

And there has been no increase in wages to make up for this increase in the cost of necessities. While not only the men, but the women and children, have to work to meet this burden of increased cost, they have to go into the struggle with less nourishment and, consequently, always less, and yet less, strength.

Nor is this increased cost of living a problem only for the poor. Even the man of moderate means has to study and figure how he is going to solve it. While the millions who are dependent on very small wages for existence, have the problem of adequate food and shelter, there are yet other millions who are confronted with a somewhat different phase of the same question. The clerks and stenographers, the department employees, the young men who are struggling to establish themselves in business—people whose salaries range from, say, \$15 to \$35 a

## REMARKABLE RISE IN WHOLESALE PRICES DURING THE PAST TEN YEARS

Wholesale prices of staple articles of food on May 1, 1896, 1901, and 1906:

	1896.	1901.	1906.	Increase.
Butter, State dairy fancy.....	14	19	20	6c per lb.
Cheese, full cream, colored.....	9 3/4	12	14 1/2	4 1/2c per lb.
Macaroni, Italian.....	5 1/2	7	7	1 1/2c per lb.
Taploca, fine pearl.....	2 1/4	2 1/2	4 1/2	2 1/2c per lb.
Lemons, choice Sicily.....	2.00	2.20	2.75	75c box.
Oranges, California fancy navel..	3.50	2.50	4.50	\$1 box.
Bananas, Limon firsts.....	1.00	1.15	1.65	65c bunch.
Apples, Ben Davis.....	2.75	4.00	5.00	\$2.25 bbl.
Eggs, new laid state.....	12 1/2	15 1/2	21	8 1/2c doz.
Tea, Ceylon Orange Pekoe.....	24	37	45	21c per lb.
Olive Oil, Italian.....	50	70	1.75	\$1.25 gal.
Pepper, Singapore.....	6	13	11	8c per lb.
Brazil Nuts.....	8 1/2	7	8	4 1/2c per lb.
Turkeys, live young.....	10	9	13	3c per lb.
Geese, live, per pair.....	1.00	1.12	1.50	50c pair.
Capon, large dressed.....	18	18	20	2c per lb.
Philadelphia broilers, small.....	30	35	40	10c per lb.
Turkeys, young dressed.....	14	10 1/2	20	6c per lb.
Ducks, Long Island No. 1.....	15	20	20	5c per lb.
Veal, prime country dressed.....	7	7	8 1/2	1 1/2c per lb.
Pork, light country dressed.....	6	8	9 1/2	3 1/2c per lb.
Pork, mess.....	11.50	15.50	17.75	\$6.25 bbl.
Beef hams.....	16.00	21.00	21.00	\$5 bbl.
Lard, prime Western.....	4.70	8.25	9.95	\$4.25 tierce
Codfish, genuine boneless.....	7	8	9	2c per lb.

week—the respectable poor, if you like, have to exercise the closest economy to make both ends meet. They are moreover confronted by the bugbear of "keeping up appearances."

### A Serious Problem

It is useless to say they don't have to; they do have to. It is not merely a matter of pride—proper pride, the

better than the laborer. The wives have been accustomed to a certain degree of home comfort. They must first of all be respectably housed—according to their ideas of respectability. Their first problem is that of rent. Such flats as they can afford are reduced now to the poorer quarters of town. Three courses lie open to them. The first is to reduce their standard of living to a lower level, which immediately breeds family discontent. The second is to pay the higher price in town, and trust to luck to find some way of raising the extra money. The third is to move to the suburbs, where the cost of transportation quickly adds to the fixed charges.

Of course these things are more evi-

dent in the big cities. Living is reduced to a science in them; statistics are never available. The poor are poorer in them, the rich richer. But all over the country the facts remain the same, though the figures that illustrate the facts may differ widely in different localities. Everywhere the cost of living has increased out of all proportion to the increase in the earnings of the worker. All sorts of figures may be produced to prove that the workingman was never so well paid as now—but no one will for a moment pretend that wages are 50 per cent higher today than they were ten years ago, and living is. It looks rather like the school boy's proposition, "Two into one, ye can't."

Then again—perhaps people are becoming extravagant. Year by year it becomes harder to be economical. The temptation is always to do as others do, to keep one's end up. And this is becoming constantly harder. The demands of life are becoming constantly more merciless, more exacting. The temptations to spend increase on every side. The cost of everything keeps going higher—only the income remains unchanged.

On the eve of his departure an intelligent immigrant to a better world can break a window in his back kitchen, raise the sash and arrange a track of No. 12 brogans to the door of his bedroom. Similar tracks from the rear veranda to the next public road. Wire fence filed. Lock of kitchen door picked with a skeleton wire. Several test wires dropped in the haste of departure. Also, a burglar mask. Then go to bed, swallow a deodorized opiate, and just at the brink of total satisfaction, which a club over a pre-arranged bruise on the skull. No cracking of bones needed.

"Slugged and died from congestion of the brain," will be the verdict of nine out of ten juries. "Murdered and probably robbed by unknown intruders." To which a Brooklyn lawyer adds a verdict of his own: "Pardonable expedient. No living men can get even with the boodle tricks of those insurance trusts."

And few living men of merit can compete for a prize in the lotteries of our consular service.

Poor Thomas Nast had to content himself with a tropical death trap and seemed to have forebodings of his fate when he shook hands before the removal of the gangplank. "Fever, crocodiles, and revolutions," he said. "That ought to give my buzzards a business chance."

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It costs a whole lot more to live nowadays than it did when I was young. That is the continual complaint of the middle-aged or elderly housekeeper—and youth smiles at it as it does at most of the "when I was young" of its elders. But if youth happens to be marrying and setting up housekeeping just about now the fact remains that it will have to pay a whole lot more for the actual necessities of life than its father and mother did before it. Nay more, it will cost the bride of this year an average of 40 per cent more to run her house on the same general scale than it did the bride of ten years ago.

That is rather a serious proposition. It means, for one thing, that there is a whole lot of truth in the plaint of the young man of today that he "can't afford to marry." He honestly can't, unless he is making nearly half as much again as the young man who ten years ago felt that he could afford to marry. The necessities of life cost more today than ever before—except, of course, in war times. National prosperity seems to have reached "high water mark," great fortunes are being amassed, the country deals today in millions when twenty years ago it did its business in thousands; business is being consolidated into a few vast corporations, the demand for labor comes pretty near to equaling the supply, and yet—the simple problem of daily existence—of food, and shelter, and clothing—is yearly becoming more and more impossible of solution.

### An Alarming Increase

It is all very well to say that the people are growing more and more extravagant—that the popular standard of living is higher today than it ever has been before. Perhaps it is. But the fact remains that for exactly the same grade of exactly the same goods, and these goods the staples of existence, one has to pay from 33 to 50 per cent more at wholesale than one did even ten years ago. Wholesale prices probably show less increase than retail, because the retail dealer, in order to meet his increased rent and the increased cost of all the necessities of his existence, must make more out of his customers who buy of him the necessities of theirs. Hence the retailer, has been obliged to raise considerably the margin of his profit, to make up that 40 per cent increase in his income, if he is going to live as he lived ten years ago.

There are few men in the country who have a wider practical knowledge of the cost of living for all classes than Dr. William Howe Tolman, director of the Institute for Social Service in New York. It is the institute's business to collect sociological information and keep it on tap for those who want it. And Dr. Tolman says: "The increased cost of living is presenting a tremendous problem to the industrial classes all over the country. The worker has little or no surplus left now from a weekly wage. It is well-nigh impossible for him to 'lay by' for the traditional rainy day. As for lifting himself up and bettering his condition, the little margin between income and expenditure which formerly enabled him to do that has been wiped out."

### Conditions Growing Worse

Of course, it is always the poor who suffer. There is entirely too much truth in the demagogue's cry that the poor are getting poorer and the rich are getting richer. All over the country organizations are being formed under one name or another "for improving the condition of the poor." And yet the condition of the poor does not improve. Things that people must have cost from one-third to one-half more than they did one short decade ago. Quarters for which a working man's family formerly paid 25 a month, now cost \$12. The actual figures differ, of course, in different localities, but the proportion remains about the same. Fuel has increased in price outrageously. Of course, there have been periods of strikes and labor troubles when the increase was explainable; but it should have been merely temporary, and in nine cases out of ten it hasn't been. Coal has gone way up during a strike. After the strike it has gone down, to be sure, but it has not gone down to

where it was before the strike. The poor people, the ones who buy by the bucket or the basket, are the ones who suffer, of course. A bucketful of coal costs 5 cents more today than it did ten years ago. Figure up what that means on a ton, and you will begin to understand what it costs to be poor.

The price of meats has gone up on an average at least 35 per cent, not the price of your sirloins and tenderloins and filets, not the price of spring lamb, but the price of the very cheapest cuts, which the poor ought to be able to afford. Even soup meat costs nearly half as much again as it did. The result is the soup is thinner and less nourishing, and the family eats less meat. But it can't afford any better to fill up on vegetables. The cheapest vegetables, potatoes and cabbages, two principal articles of diet among the working classes, have increased 25 per cent in price in the last decade.

The accompanying table shows something of the rise in the cost of provisions during the past ten years. Twenty-five articles of food, staples, not luxuries, have been selected. Wholesale prices are quoted because as already noted there is less variation in them than in retail prices. Moreover they do not depend on the location and the class of customers. They represent the basic prices of commodities—not the varying prices of charged individual customers, according to the part of town they live in. They are taken from the published lists of commercial newspapers of the first week in May, in the years 1896, 1901, and 1906. The comparisons are perfectly fair for in each case the same grade and quality of the particular article priced has been carried through. The figures show an increase of from 33 to 50 per cent—an average of perhaps 40 per cent.

It is hard to say whether that increase in the most of provisions or the increase in rent is more serious. Food and shelter are about equally necessary. The higher rents compel either a greater expenditure in that line, and a consequent retrenchment in some other line—which, in view of the equally higher price of provisions would seem out of the question; or occupancy of poorer quarters for the same price. The higher prices of food mean almost inevitably, among the poor at least, a reduction in amount and quality—which in turn, means less nourishment, a constantly deteriorat-

ing physical condition, and eventually a decreased earning capacity.

### Destroying Comforts of Life

Then, again, the higher price of both food and shelter means the lessening in crowded communities of the opportunities of recreation and enjoyment, and these are necessary to the public health. It is all very well to have public parks and pleasure gardens, zoos, and greenhouses, public concerts,

one of a hundred would fail to ratify the bargain by answering the grim summons.

Imagine an attorney's business companion: "My Dear Sir: In pursuance of our witnessed agreement of 10th ult., will you kindly come and be hanged at your earliest convenience?"

And returned with marginal: "O. K. Grease the rope. Yours for h—, Ab Sin."

But, after all, what else is our custom of military substitutes. In some cases? In France, during the agony of the first empire, friends wept and moaned over a prisoner on his way to execution. Twenty survivors of a bridge thought themselves lucky at the end of the Russian campaign; yet even under these circumstances, substitutes

could be had at rates varying from 3,000 to 3,500 francs (say, \$500). Eight hundred dollars as a fair compensation for the risk of facing twelve yearly bullet storms, bayonet charges, and canoes, not to mention the peril of drowning in the alcoholic equivalent of 8,000 dimes. For, as a rule, the substitutes declined the offer of a safe deposit for the price of their blood. Unconditional prepayment, or no signature. If they had to leave the world they wanted a bit of farewell fun. And all that not in worded monarchies only. We tried it in our model republic and with perfect success. During the third year of our civil war the whispered requests for altruists, as Ben Butler called them, became pretty audible, and the supply was soon offered in an open market. The price gradually rose. A thousand dollars for a dash at a hornet's nest of Morgan's guerrillas; \$3,000 for a charge upon the trenches of Lee's veterans.

And from that it is only a step to a higher rate for—"a most same phrase"—death straight and a clinched insurance contract. In the arduous of competition companies on the plan of "no questions asked" have sprung up all over Europe and North America. One Budapest concern distinctly guarantees payment "as proof of death from whatever cause," ten fingers of grog or a twenty-foot gibbet, for all the agents care. An anti-suicide proviso saves appearances, but amounts only to a trivial legal difficulty.

Hardly even to that, says this Hiller

## THE FLAG PARAMOUNT—By O. Henry

(Continued from Second Page.)

self, the sloop, and Solitas. "Yas, yas!" they cried, with broader grins and many nods.

The four—Don Sabas, the two officers and the captain—moved to quit the sloop. Don Sabas lagged a little behind, looking at the stiff form of the late admiral, sprawled in his paltry trappings. "Pobrecito loco," he said, softly. He was a brilliant cosmopolite and a cognoscente of high rank; but, after all, he was of the same race and blood and instinct of this people. Even as the simple gente of Solitas had said it, so said Don Sabas. Without a smile, he looked

and said, "The poor little crazed one!"

Stooping, he raised the limp shoulders, drew the priceless and indispensible flag under them and over the breast, planning it there with the diamond star of the order of San Carlos that he took from the collar of his own coat. He followed after the others, and stood with them upon the deck of the Salvador. The sailors that steadied El Nacional shoved her off. The jabbering Caribs hauled away at the rigging; the sloop headed for the shore; and Herr Grunitz's collection of naval flags was still the finest in the world.

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